Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 1 of 44

	United States Bankruptcy Court Northern District of Illinois Eastern Division						Voluntary	Petition				
	Debtor (if ind		er Last, Firs	t, Middle):	:		Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
	Vames used barried, maide			8 years					used by the , maiden, and		in the last 8 years ):	
(if more than	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-4645					N Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				No./Complete EIN		
Street Address of Debtor (No. and Street, City, and State):  4000 Green Willow Lane Saint Charles, IL  ZIP Code					Address of	f Joint Debtor	r (No. and St	reet, City, and State):	ZIP Code			
G , GI	D 11	Cd D:	' 1 DI	CD :		60175		f D: 1		Duin air al Di	of Design	
County of Residence or of the Principal Place of Business:  Kane				Coun	y of Reside	ence or of the	Principal Pl	ace of Business:				
Mailing Address of Debtor (if different from street address):				Mailii	ng Address	of Joint Debt	tor (if differe	nt from street address)	:			
					_	ZIP Code	;					ZIP Code
	f Principal A			or			<u> </u>					
See Exh  Corpora  Partners  Other (I	(Form of O (Check ual (includes nibit D on pa	ge 2 of this es LLC and one of the a	ors) form. LLP) bove entities,	☐ Sing in 1 ☐ Rail ☐ Stoo	(Checlustrian (C	eal Estate as 101 (51B)		☐ Chapi ☐ Chapi ☐ Chapi ☐ Chapi	the 1 ter 7 ter 9 ter 11 ter 12	Petition is Fi	ptcy Code Under Whiled (Check one box) hapter 15 Petition for a Foreign Main Proceeding the Proceeding to the Proceeding Total Proceeding to the Proceeding Total Proceeding Tot	Recognition eeding Recognition
Check thi	is box and state	e type of end	ny ociow.	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organiz under Title 26 of the United Sta Code (the Internal Revenue Co			e) ganization ed States	defined "incuri	are primarily co d in 11 U.S.C. a red by an indivi onal, family, or	onsumer debts, § 101(8) as idual primarily	busi for	ts are primarily ness debts.
F11 E21:	ina Esa attas	0	ee (Check o	ne box)				one box:		Chapter 11	<b>Debtors</b> s defined in 11 U.S.C.	8 101(51D)
☐ Filing F attach s is unabl	ing Fee attac Fee to be paid igned applicate le to pay fee Fee waiver re igned applica	d in installn ation for the except in in	e court's constallments.	sideration Rule 1006 chapter 7 i	certifying to (b). See Offindividuals	that the debicial Form 3A only). Must	tor Check	Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	aggregate not a sor affiliates; able boxes: being filed w ces of the pla	ncontingent 1 are less than with this petition were solici	or as defined in 11 U.S iquidated debts (exclu n \$2,190,000.	S.C. § 101(51D). ding debts owed
☐ Debtor of Debtor of	Administrates that estimates that estimates that ill be no fund	nt funds will nt, after any	l be availabl exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FOR COURT	T USE ONLY
Estimated N	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated I	Liabilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main B1 (Official Form 1)(1/08) Page 2 of 44

B1 (Official For	rm 1)(1/08)	Page 2 01 44	Page 2
Voluntar	y Petition	Name of Debtor(s):  Cooper, David A.	
(This page mı	ust be completed and filed in every case)	Cooper, David A.	
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, atta	ach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is an in-	Exhibit B dividual whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner have informed the petitioner that 12, or 13 of title 11, United Sta	r named in the foregoing petition, declare that I at [he or she] may proceed under chapter 7, 11, ites Code, and have explained the relief available her certify that I delivered to the debtor the notice
	El	libit C	
1	or own or have possession of any property that poses or is alleged to I Exhibit C is attached and made a part of this petition.		ntifiable harm to public health or safety?
		ibit D	
_	pleted by every individual debtor. If a joint petition is filed, ea	•	attach a separate Exhibit D.)
If this is a join	D completed and signed by the debtor is attached and made int petition:	a part of this pention.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	_	
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principa	
	There is a bankruptcy case concerning debtor's affiliate, go		·
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or princi in the United States but is a de	ipal assets in the United States in efendant in an action or
	Certification by a Debtor Who Reside		Property
	(Check all app Landlord has a judgment against the debtor for possession		necked, complete the following.)
	(Name of landlord that obtained judgment)	<u> </u>	
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment in		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	·	
I 🗆	Debtor certifies that he/she has served the Landlord with the	his certification, (11 U.S.C. 8 3)	62(1)).

#### B1 (Official Form 1)(1/08)

**Voluntary Petition** 

(This page must be completed and filed in every case)

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ David A. Cooper

Signature of Debtor David A. Cooper

 $\mathbf{X}$  .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 10, 2009

Date

#### Signature of Attorney\*

#### X /s/ Roy Safanda

Signature of Attorney for Debtor(s)

#### Roy Safanda 02440806

Printed Name of Attorney for Debtor(s)

#### Safanda Law Firm

Firm Name

111 East Side Drive Geneva, IL 60134-2402

Address

Email: Plegal@xnet.com

(630) 262-1761 Fax: (630) 262-1764

Telephone Number

July 10, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Cooper, David A.

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

#### Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 4 of 44

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court** Northern District of Illinois Eastern Division

In re	David A. Cooper			Case No.	
		Ι	Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 5 of 44

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:/s/ David A. Cooper
David A. Cooper
Date: <u>July 10, 2009</u>

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 6 of 44

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois Eastern Division**

In re	David A. Cooper		Case No		
•		Debtor	,		
			Chapter	7	
			•		

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	700,000.00		
B - Personal Property	Yes	3	29,070.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		2,446,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		95,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		2,207,279.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			20,408.00
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	729,070.00		
			Total Liabilities	4,748,279.00	

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Page 7 of 44 Document

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court** Northern District of Illinois Eastern Division

Case No.
r Chapter 7
Chapter
LITIES AND RELATED DATA (28 U.S.C. §
as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(below.
primarily consumer debts. You are not required to
es, and total them.
Amount
I to

101(8)), filing

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 8 of 44

B6A (Official Form 6A) (12/07)

In re	David A. Cooper	Case No.	
_	•		
		Debtor	

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Single-family residence	f/s/a	_	700,000.00	893,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **700,000.00** (Total of this page)

Total > **700,000.00** 

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 9 of 44

B6B (Official Form 6B) (12/07)

In re	David A. Cooper	Ca	se No
_	·	Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	50.00
2.	Checking, savings or other financial	Checking, West Suburban Bank, St. Charles, IL	-	150.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Checking, Harris Bank, Checking, St. Charles, IL	-	25.00
	homestead associations, or credit unions, brokerage houses, or	T.D. Waterhouse, Money Market	-	245.00
	cooperatives.	Valley Community Bank	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Contents, 3 bedroom home	-	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	One adult	-	600.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
			Sub-Tot	al > <b>4,070.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Page 10 of 44 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	David A. Cooper	Case No.
	<u> </u>	,

# Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tot	al > <b>0.00</b>
			C	Sub-10t (Fotal of this page	a1 / <b>U.UU</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 11 of 44

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	David A. Cooper	Case No
-	•	

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2006 I	BMW 750 LI	-	25,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

25,000.00

Total >

29,070.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 12 of 44

B6C (Official Form 6C) (12/07)

In re	David A. Cooper	Case No.	_
_			

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Other Exemptions 1. Cash	735 ILCS 5/12-1001(b)	50.00	50.00	
2. Bank Account(s)	735 ILCS 5/12-1001(b)	420.00	420.00	
3. Household	735 ILCS 5/12-1001(b)	3,000.00	3,000.00	
4. 2006 BMW 750 LI	735 ILCS 5/12-1001(c)	2,400.00	25,000.00	
5. 2006 BMW 750 LI	735 ILCS 5/12-1001(b)	451.00	25,000.00	
6. Residence	735 ILCS 5/12-901	15,000.00	700,000.00	
7. Apparel	735 ILCS 5/12-1001(a)	600.00	600.00	

Total: 21,921.00 754,070.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Page 13 of 44 Document

B6D (Official Form 6D) (12/07)

In re	David A. Cooper	Case No
-		Debtor ,

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C D E B T C R	) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) (	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			NOTICE ONLY	T	T E D			
Bank of America POB 15102 Wilmington, DE 19886-5102		-						
	_	+	Value \$ 0.00	-		Н	0.00	0.00
Account No.  Casement Mortgage Brokers 1595 Weld Rd., Ste. 4 Elgin, IL 60123		-	NOTICE ONLY					
			Value \$ 0.00	1			0.00	0.00
Account No. xxxxxxxxxxx5113  Chase Undeliverable Mail Only-CAF POB 78067 Phoenix, AZ 85062-8067		-	2006 Purchase Money 2006 BMW 750 LI					
			Value \$ 25,000.00				23,000.00	0.00
Account No. xxxxx3030  Countrywide Home Loans POB 650225 Dallas, TX 75265-0225		-	2007 Purchase Money 649 Turner, Glen Ellyn Sheriff's Sale - 1st & 2nd Mortgage  Value \$ 800,000.00				1,240,000.00	440,000.00
			000,000.00	Subt	ota	1	•	·
_2 continuation sheets attached			(Total of t	his j	pag	e)	1,263,000.00	440,000.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 14 of 44

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	David A. Cooper	Case No.
_		Debtor ,

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxx7240  Fifth Third Bank POB 740778 Cincinnati, OH 45274-0778		_	2005 et sub.  Purchase Money  Residence - refinance - 2nd mortgage  Value \$ 700,000.00		T E D		253,000.00	0.00
Account No.  First Franklin Mortgage % LaSalle Bank, NA 39 S. LaSalle St., Ste. 400 Chicago, IL 60603		_	2005 Purchase Money 1200 Foxdale Dr., Unit 106A Addison, IL  Value \$ 270,000.00				290,000.00	20,000.00
Account No.  Fisher and Shapiro 4201 Lake Cook Rd. Northbrook, IL 60062-1060		_	NOTICE ONLY  Value \$ 0.00				0.00	0.00
Account No.  Johnson, Blumberg & Assoc. 39 S. LaSalle St., Ste. 400 Chicago, IL 60603		_	NOTICE ONLY  Value \$ 0.00				0.00	0.00
Account No.  Pierce & Associates 1 North Dearborn, Ste. 1300 % Bank of America Chicago, IL 60602		_	NOTICE ONLY  Value \$ 0.00				0.00	0.00
Sheet 1 of 2 continuation sheets atta Schedule of Creditors Holding Secured Claim		d to		Sub this			543,000.00	20,000.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Page 15 of 44 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	David A. Cooper	Case No	_
_		Debtor	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_			_				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	ŀ	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx7025	T		2005 et sub.	Τ̈́	ΙT	lt		
Wells Fargo Home Mortgage POB 5296 Carol Stream, IL 60197-5296			Purchase Money  Residence - refinance - 1st mortgage		E D			
		ľ						
			Value \$ 700,000.00	1			640,000.00	0.00
Account No.							·	
			VII. 6					
Account No.	$\vdash$	╀	Value \$	$\vdash$	H	Н		
			Value \$					
Account No.	┢	╁	value o	$\vdash$	$\vdash$	Н		
Tecount No.			Value \$					
Account No.								
			Value \$					
Sheet <b>2</b> of <b>2</b> continuation sheets attac		Subi	tota	1				
Schedule of Creditors Holding Secured Claims		u to	d to (Total of this page				640,000.00	0.00
<u> </u>			(Report on Summary of So		ota lule	- 1	2,446,000.00	460,000.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Page 16 of 44 Document

B6E (Official Form 6E) (12/07)

•		
In re	David A. Cooper	Case No
-	•	Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 17 of 44

B6E (Official Form 6E) (12/07) - Cont.

In re	David A. Cooper		Case No.	
-	_	Debtor	·	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### **Domestic Support Obligations**

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W J C INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Ongoing Account No. Unallocated support Jodii Cooper 0.00 2645 Bobwhite Lane West Chicago, IL 60185 95,000.00 95,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 95,000.00 95,000.00 Schedule of Creditors Holding Unsecured Priority Claims 0.00

(Report on Summary of Schedules)

95,000.00

95,000.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 18 of 44

B6F (Official Form 6F) (12/07)

In re	David A. Cooper		Case No.	
-	<u> </u>	Debtor	•,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			r				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONFINGEN	QU	SPUTE	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-0016		T	1995	T	D A T E D		
AdvantaBank Corp POB 8088 Philadelphia, PA 19101-8088		_	Merchandise Monies Lent		ם		41,305.00
Account No. xxxx-xxxxxx-x4009	1	T	2005 et sub.		T		
American Express Box 0001 Los Angeles, CA 90096-0001		-	Merchandise Monies Lent				11,868.00
Account No. xxxx-xxxxxx-x4009			1995 Merchandise				
American Express Box 0001 Los Angeles, CA 90096-0001		-	Monies Lent				12,210.00
Account No. xxxx4244	╁	-	NOTICE ONLY	+	$\vdash$	_	12,210.00
Asset Aceptance LLC % Nicor Gas POB 2036 Warren, MI 48090-2036		_	NOTICE ONL!				0.00
		_	1	Subt	L_ tota	1	
_3 continuation sheets attached			(Total of t				65,383.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Page 19 of 44 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	David A. Cooper	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

1	<u></u>	ш.,,	sband, Wife, Joint, or Community	1	υ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH_ZGWZH	NL - QU - DATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-4384			1994 et sub.	Т	E		
Cardmember Service POB 15153 Wilmington, DE 19886-5153		-	Merchandise Monies Lent		D		12,193.00
Account No. xxxx-xxxx-xxxx-3430	_		2007 et sub	-	-		
Chase POB 52195 Phoenix, AZ 85072-2195		_	Merchandise Monies Lent				
							250,000.00
Account No. xxxx-xxxx-4384  Chase - Cardmember Service POB 15153 Wilmington, DE 19886-5153		_	2003 et sub. Merchandise Monies Lent				30,282.00
Account No.			NOTICE ONLY				
Chase Bank % Michael D. File 131 S. Dearborn St., 5th Fl. Chicago, IL 60603		-					0.00
Account No. xxxx-xxxx-xxxx-5353			2006 et sub.	+	$\vdash$		
Fifth Third Bank POB 740789 Cincinnati, OH 45274-0789		_	Merchandise Monies Lent				40.745.00
							10,715.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			303,190.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Page 20 of 44 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	David A. Cooper	Case No	
_		Debtor ,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	Ни	sband, Wife, Joint, or Community	Tc	Ιυ	П	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	-10	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-0674			1995 et sub.	T	ΙE		
GM Card HSBC Card Services POB 37281 Baltimore, MD 21297-3281		-	Merchandise Monies Lent		D		12,062.00
Account No.	H		2008 et sub.	+		H	
Haas and McLennan % Douglas L. Haas 209 Naperville Rd. Wheaton, IL 60187		_	Legal				76,096.00
Account No.			2009	$\dagger$			
LaSalle Bank, N.A. 135 S. LaSalle St. Dept 8044 Chicago, IL 60674-8044		-	Jmt. Foreclosure				290,000.00
Account No.			2006 et sub.	$\dagger$			
M&I Marshall & IIsley Bank 770 N. Water St. Milwaukee, WI 53202		-	23' Sugarsand Boat - Repossessed				
				$\perp$			40,782.00
Account No. xxx6366  Mandalay Bay POB 98880 Las Vegas, NV 89195		-	2007 Monies Lent				100,000.00
Sheet no. 2 of 3 sheets attached to Schedule of		_	1	Sub	tota	ıl	F40.040.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	518,940.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 21 of 44

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	David A. Cooper	Case No	
_		Debtor ,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0290			1995	٦т	T E		
NICOR - Northern IL Gas Co. Attn: Bank. & Collections POB 549 Aurora, IL 60507		-	Gas		D		766.00
Account No.			2009				
US Bank 855 South Randall Saint Charles, IL 60174		-	Jmt. of Foreclosure 649 Turner, Glen Elly, IL				
							1,319,000.00
Account No.							
	┖						
Account No.							
Sheet no. 3 of 3 sheets attached to Schedule of	-			Sub	tota	ıl	4.040.700.60
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	1,319,766.00
					ota		2 207 270 00
			(Report on Summary of So	chec	lule	es)	2,207,279.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 22 of 44

B6G (Official Form 6G) (12/07)

In re	David A. Cooper	Case No.	
		Debtor ,	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 23 of 44

B6H (Official Form 6H) (12/07)

In re	David A. Cooper		Case No.	
•		Debtor	-,	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 24 of 44

**B6I (Official Form 6I) (12/07)** 

In re	David A. Cooper		Case No.	
		Debtor(s)		_

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF D	DEBTOR AND SP	OUSE		
Single	RELATIONSHIP(S): Son Son				
Employment:	DEBTOR	13	SPOUSE		
	wner/Manager		Brocke		
	andscape Material & Firewood Sales, Inc				
* *	Years				
Address of Employer	i ears				
1 7	/est Chicago, IL				
	ojected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$	8,000.00	\$	N/A
2. Estimate monthly overtime	1 3/	\$	0.00	\$	N/A
3. SUBTOTAL		\$	8,000.00	\$_	N/A
4 LEGGDAVDOLL DEDUCTIONS					
<ul><li>4. LESS PAYROLL DEDUCTIONS</li><li>a. Payroll taxes and social security</li></ul>	it.	•	0.00	\$	N/A
b. Insurance	ıty	φ <u> </u>	0.00	\$ — \$	N/A
c. Union dues		Ψ — \$	0.00	ς —	N/A
d. Other (Specify):		Ψ —	0.00	Ψ —	N/A
d. Other (Specify).		_	0.00	\$ <del></del>	N/A
		_	0.00		NI/A
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS	\$	0.00	\$_	N/A
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	8,000.00	\$_	N/A
7. Regular income from operation of b	ousiness or profession or farm (Attach detailed statement	nt) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$ <u> </u>	0.00	\$	N/A
dependents listed above	payments payable to the debtor for the debtor's use or t	shat of \$	0.00	\$	N/A
11. Social security or government assi (Specify):		\$	0.00	\$	N/A
(Specify).		-	0.00	\$ <del></del>	N/A
12. Pension or retirement income		<u> </u>	0.00	\$ <del></del>	N/A
13. Other monthly income		· —		_	
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
		Φ.	0.00	¢.	N/A
14. SUBTOTAL OF LINES 7 THRO	UGH 13				
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	8,000.00	<u> </u>	N/A
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line 15)		\$	8,000	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 25 of 44

B6J (Official Form 6J) (12/07)

In re	David A. Cooper		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		ge monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	5,245.00
a. Are real estate taxes included? Yes No _X	' =====	·
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	500.00
b. Water and sewer	\$	0.00
c. Telephone	\$	60.00
d. Other Cable	\$	100.00
3. Home maintenance (repairs and upkeep)	\$	200.00
4. Food	\$	800.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	100.00
b. Life	\$	58.00
c. Health	\$	0.00
d. Auto	\$	58.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Real Estate	\$	1,167.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	-	
plan)		
a. Auto	\$	1,400.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	10,200.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	20,408.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
Tonowing the fifting of this document.		
20. STATEMENT OF MONTHLY NET INCOME	¢	9 000 00
a. Average monthly income from Line 15 of Schedule I	» ——	8,000.00 20,408.00
b. Average monthly expenses from Line 18 above	ф ——	-12,408.00
c. Monthly net income (a. minus b.)	<b>э</b>	-12,400.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 26 of 44

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court** Northern District of Illinois Eastern Division

In re	David A. Cooper			Case No.	
	•		Debtor(s)	Chapter	7
	DECLARATION	CONCERN	IING DERTOR	'S SCHEDULI	ES
		001(0224			
	DECLARATION UNDE	R PENALTY (	F PERIURY BY IN	NDIVIDUAL DEI	RTOR
	DECEMBER OF OFFE	KI EIWIEII (	or rendered by in	(DIVIDONE DEI	TOR
	I declare under penalty of perjury			•	_
	<b>20</b> sheets, and that they are true and o	correct to the be	est of my knowledge	e, information, and	belief.
Date	July 10, 2009	Signature	/s/ David A. Coop	er	
		~ -8.11ata1 <b>v</b>	David A. Cooper		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 27 of 44

B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	David A. Cooper		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$63,754.00 2008 (AGI)** 

\$20,000.00 2009 (AGI - to date)

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER US Bank, NA v. David A. Cooper et al. 08-005379	NATURE OF PROCEEDING Foreclosure (Glen Ellyn)	COURT OR AGENCY AND LOCATION 18th Judicial Circuit	STATUS OR DISPOSITION Judgment Entered
Bank of America, N.A. v. David A. Cooper, et al. 09 CH 544	Foreclosure (4000)	16th Judicial Circuit Kane County, Illinois	Pending
LaSalle Bank, N.A. v. David A. Cooper, et al. 08 CH 3862	Foreclosure	18th Judicial Circuit	Judgment Entered
Haas & Lennan vs. David A. Cooper 05 D 524	Divorce	18th Judicial Circuit Kane County, IL	Pending

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Roy Safanda Safanda Law Firm 111 East Side Drive Geneva, IL 60134-2402 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 7/3/09 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$3,000.00

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 30 of 44

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

# Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 31 of 44

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME Landscape Material & Firewood Sales, Inc	OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN 20-4519741	ADDRESS 27W250 St. Charles Rd. West Chicago, IL 60185	NATURE OF BUSINESS Landscape Material & Firewood Sales	BEGINNING AND ENDING DATES 4/07-Ongoing
D&S Properties and Investments, LLC	20-3598473	27W250 St. Charles Rd. West Chicago, IL 60185	Investment real estate	2006-2008
RAD Properties and Investments, LLC	20-3064439	27W250 St. Charles Rd. West Chicago, IL 60185	Investment real estate	2005-3/2009
Ground Zero	75-3082027	27W250 St. Charles Rd.	Real estate ownership	2002-ongoing

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

LAST FOUR DIGITS OF

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

# NAME AND ADDRESS

# DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

6

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
DATE OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

NAME OF PARENT CORPORATION

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement

of the case.

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 34 of 44

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 10, 2009	Signature	/s/ David A. Cooper
			David A. Cooper
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 35 of 44

B8 (Form 8) (12/08)

# **United States Bankruptcy Court** Northern District of Illinois Eastern Division

In re	David A. Cooper		Case No.	
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1			
Creditor's Name: Chase		Describe Property Securing Debt: 2006 BMW 750 LI	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exempt	
Property No. 2			
Creditor's Name: Countrywide Home Loans		Describe Property Securing Debt: 649 Turner, Glen Ellyn Sheriff's Sale - 1st & 2nd Mortgage	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	

# Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 36 of 44

B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: Fifth Third Bank		Describe Property Securing Debt: Residence - refinance - 2nd mortgage	
Property will be (check one):		1	
■ Surrendered	☐ Retained		
If retaining the property, I intend to (cl ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 4			
Creditor's Name: First Franklin Mortgage		Describe Property Securing Debt: 1200 Foxdale Dr., Unit 106A Addison, IL	
Property will be (check one):			
Surrendered	☐ Retained		
If retaining the property, I intend to (ch  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	

# Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 37 of 44

B8 (Form 8) (12/08)			Page 3
Property No. 5			
Creditor's Name: Wells Fargo Home Mortgage		Describe Property Securing Debt: Residence - refinance - 1st mortgage	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to ( ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).
Property is (check one):  ☐ Claimed as Exempt		■ Not claimed as ex	empt
PART B - Personal property subject Attach additional pages if necessary.)		e columns of Part B mu	ust be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury to personal property subject to an under Date	expired lease.	/s/ David A. Cooper David A. Cooper	roperty of my estate securing a debt and/o

Case 09-25042 Doc 1 Filed 07/10/09 Entered 07/10/09 09:55:53 Desc Main Document Page 38 of 44

United States Bankruptcy Court

Northern District of Illinois Eastern Division

In re	David A. Cooper		Case No.	
	•	Debtor(s)	Chapter	7
	DISCLOSURE OF CO	OMPENSATION OF ATTOI	RNEY FOR DI	EBTOR(S)
c	Pursuant to 11 U.S.C. § 329(a) and Banka ompensation paid to me within one year before rendered on behalf of the debtor(s) in conte	ore the filing of the petition in bankruptcy	y, or agreed to be pa	id to me, for services rendered or to
	For legal services, I have agreed to accept	<u>t</u>	\$	3,000.00
	Prior to the filing of this statement I have	received	\$	3,000.00
	Balance Due		\$	0.00
2. 7	The source of the compensation paid to me wa	s:		
	■ Debtor □ Other (specify):			
3. 1	The source of compensation to be paid to me i	s:		
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-discle	osed compensation with any other person	unless they are mem	bers and associates of my law firm.
İ	☐ I have agreed to share the above-disclosed copy of the agreement, together with a list			
5. ]	In return for the above-disclosed fee, I have ag	greed to render legal service for all aspect	s of the bankruptcy	case, including:
b c		dules, statement of affairs and plan which of creditors and confirmation hearing, an itors to reduce to market value; ex- pplications as needed; preparation	n may be required; and any adjourned hea emption planning	arings thereof;
5. I	By agreement with the debtor(s), the above-dis Representation of the debtors i any other adversary proceeding	n any dischargeability actions, judi	g service: cial lien avoidand	es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statem ankruptcy proceeding.	nent of any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in
Dated	: _July 10, 2009	/s/ Roy Safanda		
		Roy Safanda 024 Safanda Law Firr		
		Saranda Law Firr 111 East Side Dri		
		Geneva, IL 60134	-2402	
		(630) 262-1761 F	` '	4

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Roy Safanda 02440806	X _/s/ Roy Safanda	July 10, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
111 East Side Drive		
Geneva, IL 60134-2402		
(630) 262-1761		
Plegal@xnet.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) have		
David A. Cooper	X /s/ David A. Cooper	July 10, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

# United States Bankruptcy Court Northern District of Illinois Eastern Division

Northern District of Hinois Eastern Division							
In re	David A. Cooper		Case No.				
		Debtor(s)	Chapter 7				
	VE	ERIFICATION OF CREDITOR M	<b>IATRIX</b>				
		Number of	Creditors:	26			
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credit	tors is true and correct to	the best of my			
<b>5</b>	July 10, 2009	/s/ David A. Cooper					

AdvantaBank Corp POB 8088 Philadelphia, PA 19101-8088

American Express Box 0001 Los Angeles, CA 90096-0001

Asset Aceptance LLC % Nicor Gas POB 2036 Warren, MI 48090-2036

Bank of America POB 15102 Wilmington, DE 19886-5102

Cardmember Service POB 15153 Wilmington, DE 19886-5153

Casement Mortgage Brokers 1595 Weld Rd., Ste. 4 Elgin, IL 60123

Chase POB 52195 Phoenix, AZ 85072-2195

Chase Undeliverable Mail Only-CAF POB 78067 Phoenix, AZ 85062-8067

Chase - Cardmember Service POB 15153 Wilmington, DE 19886-5153

Chase Bank % Michael D. File 131 S. Dearborn St., 5th Fl. Chicago, IL 60603

Countrywide Home Loans POB 650225 Dallas, TX 75265-0225

Fifth Third Bank POB 740778 Cincinnati, OH 45274-0778

Fifth Third Bank POB 740789 Cincinnati, OH 45274-0789

First Franklin Mortgage % LaSalle Bank, NA 39 S. LaSalle St., Ste. 400 Chicago, IL 60603

Fisher and Shapiro 4201 Lake Cook Rd. Northbrook, IL 60062-1060

GM Card HSBC Card Services POB 37281 Baltimore, MD 21297-3281

Haas and McLennan % Douglas L. Haas 209 Naperville Rd. Wheaton, IL 60187

Jodii Cooper 2645 Bobwhite Lane West Chicago, IL 60185

Johnson, Blumberg & Assoc. 39 S. LaSalle St., Ste. 400 Chicago, IL 60603

LaSalle Bank, N.A. 135 S. LaSalle St. Dept 8044 Chicago, IL 60674-8044 M&I Marshall & Ilsley Bank 770 N. Water St. Milwaukee, WI 53202

Mandalay Bay POB 98880 Las Vegas, NV 89195

NICOR - Northern IL Gas Co. Attn: Bank. & Collections POB 549 Aurora, IL 60507

Pierce & Associates 1 North Dearborn, Ste. 1300 % Bank of America Chicago, IL 60602

US Bank 855 South Randall Saint Charles, IL 60174

Wells Fargo Home Mortgage POB 5296 Carol Stream, IL 60197-5296